

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Lindsay Beth Zartman
Debtor

Case No. 21-01196-HWV
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 27, 2021

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 8

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Lindsay Beth Zartman, 1921 Cedar Drive, Spring Grove, PA 17362-7715
5412300	#+ Joshua Zartman, 212 1/2 Centennial Avenue, Hanover, PA 17331-3515
5412303	+ Shellpoint, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
5412305	+ Trinity Debt Management, 11229 Reading Road, Cincinnati, OH 45241-2238

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5412299	+ EDI: CAPITALONE.COM	Aug 27 2021 22:53:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5412301	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Aug 27 2021 18:49:38	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5412302	Email/Text: bankruptcy@nationalcreditsystems.com	Aug 27 2021 18:44:00	National Credit Systems, Inc., Attn: Bankruptcy, Po Box 312125, Atlanta, GA 31131
5412304	+ EDI: RMSC.COM	Aug 27 2021 22:53:00	Synco/walmart, PO Box 530927, Atlanta, GA 30353-0927

TOTAL: 4

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:

Name	Email Address
Lawrence V. Young (Trustee)	lyoung@cgalaw.com pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com
Rebecca Ann Solarz	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing bkgroup@kmlawgroup.com
Scott J Strausbaugh	on behalf of Debtor 1 Lindsay Beth Zartman scott@strausbaughlaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1 Lindsay Beth Zartman
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:21-bk-01196-HWV

Social Security number or ITIN xxx-xx-6267
EIN --_-----

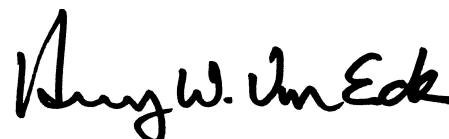
Social Security number or ITIN -----
EIN --_-----

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Lindsay Beth Zartman
aka Lindsay Furst, aka Lindsay Zartman, aka
Lindsay B. Zartman

8/27/21**By the
court:**

Honorable Henry W. Van Eck
Chief Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.